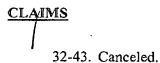
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Serial No.: 09/521,685

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44. (Currently Amended) A method performed by a guarantor of payment for purchases, the method comprising

receiving from a user a <u>request to send to said user at least one short-term</u> <u>certificate, said request containing long term certificate that contains</u> at least information that verifies the identity of said user,

responsive to receipt of said long term certificatesaid request, and upon authenticating said user, determining a maximum amount and a period of time for during which said guarantor is willing to guarantee payment for purchases by said user, and

sending to said user a short-term certificate guaranteeing payment up to said maximum amount for a purchase by said user from a supplier in a transaction carried out over a network, so that said user is enabled to enter into said transaction using said short-term certificate as a form of payment that will be accepted by said supplier, said short term certificate including an expiration date information corresponding to said period of time,

receiving said short-term certificate and an electronic record of said transaction from said supplier, and

making payment to said supplier for said purchase a) without having received from said supplier any request for assurance relative to said short-term certificate or relative to said guarantor's guarantee to make said payment, and b) without providing any such assurance to said supplier.

whereby said user is enabled to enter into said transaction using said short term certificate as a form of payment that will be accepted by said supplier.

- 45. (Previously Presented) The method of claim 44 further comprising billing said user for said purchase through a regular billing channel between said guaranter and said user.
- 1 46. (Previously Presented) The method of claim 45 wherein said regular 2 billing channel is a telephone bill.

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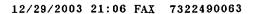
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(Previously Presented) The method of claim 44 wherein said short-term 47. certificate further includes an assertion of at least one entitlement for said user in addition to the ability to use said short-term certificate to pay for purchases.

- 48. (Previously Presented) The method of claim 44 wherein said short-term certificate further includes an indication that said user is entitled to a discount to the cost of said purchase.
- 49. (Previously Presented) The method of claim 44 wherein said short-term 1 certificate further includes an indication that said user is entitled to use a form of payment 2 other than money. 3
  - (Previously Presented) The method of claim 44 wherein said short-term 50. certificate further includes an indication that said user is entitled to use loyalty points to pay for said purchase.
    - 51. (Previously Presented) The method of claim 44 wherein said short-term certificate further includes at least one marketing offer from at least one market partner of said guarantor.
- 52. (Previously Presented) The method of claim 51 wherein said at least one 1 2 marketing offer is a discount to the cost of said purchase.
- 53. (Previously Presented) The method of claim 51 wherein said at least one 2 marketing offer is loyalty points to pay for said purchase.

## 54-56. Canceled

- 57. (Currently Amended) A method performed by a supplier of goods or services, the method comprising
- receiving a short-term certificate from a customer, said short-term certificate 3 specifying a maximum amount and information indicative of a period of time for-during 4
- 5 which a guarantor is willing to guarantee payment for purchases by said customer,



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6	consummating a purchase transaction with said customer over a network
7	including acceptance of said short-term certificate as payment for the purchase without
8	seeking any assurances relative to said short-term certificate or relative to said
9	guarantor's guarantee to make said payment, other than any assurances contained in said
10	short-term certificate itself,
11	sending said short-term certificate and an electronic record of said transaction to a
12	billing system for payment from said guarantor, and
13	receiving said payment from said guarantor.

- 58. (Previously Presented) The method of claim 57 wherein short-term certificate further includes an indication that said customer is entitled to a discount to the cost of the purchase, wherein said consummating the purchase transaction includes charging the discounted cost to said customer.
- 59. (Previously Presented) The method of claim 57 wherein said short-term certificate further includes an indication that said customer is entitled to use loyalty points to pay for the purchase, wherein said consummating the purchase transaction includes accepting said loyalty points in payment for said purchase, and wherein said payment from said guarantor includes cash remuneration.
- (Previously Presented) The method of claim 57 wherein said short-term 60. 1 certificate accepted by said supplier had been received by said customer from said 2 guarantor in response to a long-term certificate that had been sent from said customer to 3 said guarantor, said long-term certificate having contained at least information verifying 4 the identity of said customer. 5